

B 23 (Official Form 23) (12/08)

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

In re Efrain Crespo Jr.  
Debtor

Case No. 19-28202

Chapter 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL  
COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☒ I, Efrain Crespo Jr., the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that on 10/16/2022 (Date), I completed an instructional course in personal financial management  
provided by 247 Bankruptcy Class Inc., an approved personal financial  
(Name of Provider)  
management provider.

Certificate No. (if any): 00927-NJ-DE-036907206

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that no personal financial management course is required because of [Check the appropriate box.]:

☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);

☐ Active military duty in a military combat zone; or

☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: Efrain Crespo

Date: 10-21-22

**Instructions:** Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

**Filing Deadlines:** In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 00927-NJ-DE-036907206

Bankruptcy Case Number: 19-28202



00927-NJ-DE-036907206

## CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 16, 2022, at 7:01 o'clock PM EDT, EFRAIN CRESPO JR completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 17, 2022 By: /s/OLIVIA MARTINEZ

Name: OLIVIA MARTINEZ

Title: Certified Credit Counselor